

CLAIMS

We claim:

1. A computer-implemented method for conducting an information transfer via a distributed network, the method comprising the steps of:
 - storing an information account in a data repository that is accessible via the distributed network, the information account containing information elements that can be accessed by an authorized user;
 - receiving via the distributed network a promotion code from a remote wireless client device;
 - in response to receiving the promotion code, querying a database for data associated with the promotion code; and
 - transferring the data into the information account for future access thereof by the authorized user.
2. A computer readable medium having stored thereon computer-executable instructions for performing the method of claim 1.
3. The method of claim 1, wherein the promotion code received from the wireless client device is accompanied by user authentication information; and
 - wherein the method further comprises the step of authenticating the user based on the user authentication information prior to querying the database.
4. The method of claim 1, wherein the promotion code received from the wireless client device is accompanied by an equipment identifier that uniquely identifies the wireless client device; and
 - wherein the method further comprises the step of authenticating the wireless client device based on the equipment identifier prior to querying the database.
5. The method of claim 1, wherein the database is maintained on behalf of a vendor and is accessible via the distributed network; and
 - wherein the data associated with the promotion code relates to a product or service offered by the vendor.

9. A system for transferring information via a distributed network, comprising:

a data repository accessible via the distributed network, for storing an information account;

a network interface for receiving, over the distributed network, a request from a wireless client device for access to the information account, said request comprising authentication information and a promotion code; and

a processor configured to execute instructions in response to the request for:

performing an authentication check, based on the received authentication information, to determine whether the wireless client device will be allowed access to the information account,

querying a database for data associated with the promotion code, and

in response to receiving the data from the database, storing the data in the information account on behalf of the user.

10. The system of claim 9, wherein the authentication information comprises user authentication information; and

wherein the act of performing an authentication check comprises the act of verifying the received user authentication information.

11. The system of claim 9, wherein the authentication information comprises an equipment identifier that uniquely identifies the wireless client device; and

wherein the act of performing an authentication check comprises the act of verifying the received equipment identifier.

12. The system of claim 9, wherein the database is maintained on behalf of a vendor and is accessible via the distributed network; and

wherein the data associated with the promotion code relates to a product or service offered by the vendor.

13. The system of claim 12, wherein the promotion code is published in promotional material regarding the product or service.

14. The system of claim 9, wherein the processor executes a database management system for importing the data into the information account.

15. The method of claim 9, wherein the act of querying the database comprises the act of communicating with a vendor server via the distributed network, the vendor server configured for executing a database management system to access the database.

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16. A method for transferring information via a distributed network for subsequent use, the method comprising the steps of:

establishing an information account that is centrally stored within a data repository accessible via the distributed network;

obtaining a promotion code;

using a thin client device to communicate the promotion code to an initiator service via the distributed network;

wherein the initiator service is configured to query a database for information associated with the promotion code and, in response to receiving the information, to store the information in the information account; and

subsequently accessing the information account via a network device to retrieve the information associated with the promotion code.

17. The method of claim 16, wherein the promotion code communicated to the initiator service is accompanied by user authentication information; and

wherein the initiator service verifies the user authentication information prior to querying the database.

18. The method of claim 16, wherein the promotion code communicated to the initiator service is accompanied by an equipment identifier that uniquely identifies the thin client device; and

wherein the initiator service verifies the equipment identifier prior to querying the database.

19. The method of claim 16, wherein the database is maintained on behalf of a vendor and is accessible via the distributed network; and

wherein the information associated with the promotion code relates to a product or service offered by the vendor.

20. The method of claim 19, wherein the promotion code is published in promotional material regarding the product or service.

21. A computer-implemented method for transferring information via a distributed network for subsequent use, the method comprising the steps of:

storing an information account in a central data repository that is accessible via the distributed network, the information account containing information elements that can be accessed, retrieved and altered by a user that owns the information account;

receiving via the distributed network a request for access to the information account from a wireless client device operated by an authorized user, the request comprising authentication information;

in response to authenticating the user based on the authentication information, prompting the user to specify information to be retrieved from the information account;

prompting the user to specify a recipient of the information retrieved from the information account; and

retrieving the specified information from the information account and transferring the retrieved information to the specified recipient via the distributed network.

22. The method of claim 21, wherein the authentication information comprises user authentication information; and

wherein the step of authenticating the user comprises the step of verifying the user authentication information.

23. The method of claim 21, wherein the authentication information comprises an equipment identifier that uniquely identifies the wireless client device; and

wherein the step of authenticating the user comprises the step of verifying the equipment identifier.

24. The method of claim 21, wherein the step of prompting the user to specify the recipient comprises the step of prompting the user to specify an email address of the recipient.

27. A computer readable medium having stored thereon computer-executable instructions for performing a method of providing access to a consumer information account, the method comprising the steps of:

receiving from a thin client device via the distributed network an equipment identifier and a request for establishment of a temporary authorization to access the information account;

authenticating the thin client device based on the equipment identifier;

prompting the user of the thin client device to specify at least one attribute defining an access privilege associated with the temporary authorization;

further prompting the user of the thin client device to specify a recipient of the temporary authorization; and

establishing the temporary authorization having the at least one attribute and transmitting the temporary authorization to the recipient.

28. The computer readable medium of claim 27, wherein the at least one attribute defines at least one of the access privileges relating to: a number of times that the temporary authorization may be used to access the information account, a period of validity associated with the temporary authorization, a type of the consumer information elements that can be accessed, and a specification of read, write and/or modify privileges.

29. The computer readable medium of claim 27, wherein the at least one attribute comprises a filter identifier that identifies a filter to be used to ensure that only authorized data is filtered for release to the recipient upon presentation of the temporary authorization.

30. The computer readable medium of claim 27, wherein the recipient is the user of the thin client device; and

wherein the user of the thin client device presents the temporary authorization to a third-party.

31. The computer readable medium of claim 27, wherein transmitting the temporary authorization to the specified recipient comprises emailing the temporary authorization to an email account specified by the user of the thin client device.

32. The computer readable medium of claim 27, wherein transmitting the temporary authorization to the specified recipient comprises storing the temporary authorization in a second information account stored in the central data repository and associated with the specified recipient.

33. The computer readable medium of claim 27, wherein the information account stores the consumer information elements as a tagged data structure.

FOOTNOTES

34. A computer-implemented method for transferring information via a distributed network, the method comprising the steps of:

maintaining a first information account and a second information account in a data repository accessible via the distributed network;

receiving, via the distributed network, a code from a first remote client device;

in response to receiving the code from the first remote client device, retrieving from a database data associated with the code;

transferring the data into said first information account for subsequent access thereof;

receiving, via the distributed network, said code from a second remote client device;

in response to receiving the code from the second remote client device, retrieving from said database the data associated with the code; and

transferring the data into said second information account for subsequent access thereof.

35. The method of claim 34, wherein at least one of said first remote client device and said second remote client device comprises a wireless telephone.

36. The method of claim 35, wherein said wireless telephone comprises a cellular telephone.

37. The method of claim 35, wherein said wireless telephone comprises an Internet telephone.

38. The method of claim 34, wherein at least one of said first remote client device and said second remote client device comprises a wireless portable computer device.

39. The method of claim 34, wherein said code comprises a promotion code which is published by a vendor, and wherein the data associated with the code comprises information relating to a product or service offered by the vendor.

40. The method of claim 34, wherein said first information account is maintained on behalf of, and accessible to and modifiable by, the operator of said first remote client device, and wherein said second information account is maintained on behalf of, and accessible to and modifiable by, the operator of said second remote client device.

41. The method of claim 34, wherein the distributed network comprises the Internet.

42. The method of claim 34, further comprising the steps of:
receiving first authentication information from said first remote client device and second authentication information from said second remote client device; and
performing authentication checks, based upon said first authentication information and said second authentication information, prior to transferring the data into said first information account and said second information account, respectively.

43. A system for facilitating the transfer of information via a distributed network, comprising:

- a data repository comprising a first information account and a second information account, accessible via the distributed network;
- a database comprising a plurality of codes, each of said codes associated with a set of data;
- a network interface for receiving, via the distributed network, a code from a first remote client device in connection with a first information transfer request and for receiving said code from a second remote client device in connection with a second information transfer request;
- a processor configured to respond to receiving said first information transfer request by retrieving the data associated with said code from said database and transferring the data into said first information account for subsequent access of the data, and to respond to receiving said second information transfer request by retrieving the data associated with said code from said database and transferring the data into said second information account for subsequent access of the data.

44. The system of claim 43, wherein said first information account is maintained on behalf of, and accessible to and modifiable by, the operator of said first remote client device, and wherein said second information account is maintained on behalf of, and accessible to and modifiable by, the operator of said second remote client device.

45. The system of claim 43, wherein said code comprises a promotion code which is published by a vendor, and wherein the data associated with the code comprises information relating to a product or service offered by the vendor.

46. The system of claim 43, wherein at least one of said first remote client device and second remote client device comprises a wireless device communicating its information transfer request via a wireless application gateway.

47. The system of claim 46, wherein the wireless device comprises either a wireless telephone, a wireless personal digital assistant, or a wireless two-way pager.

48. The system of claim 43,

wherein said network interface is further configured to receive first authentication information from said first remote client device and second authentication information from said second remote client device; and

wherein said processor is further configured to perform authentication checks, based upon said first authentication information and said second authentication information, prior to transferring the data into said first information account and said second information account, respectively.

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49. A computer-implemented method for facilitating information transactions via a distributed network, the method comprising the steps of:

- storing a plurality of information accounts in a data repository accessible via a distributed network;
- storing in a database a plurality of codes, each of said codes associated with information relating to a vendor product or service;
- receiving, over the distributed network, requests for information transfer from remote devices, each of said requests comprising at least one of said codes; and
- in response to said requests, transferring the information associated with the request's code to a specified information account.

50. The method of claim 49, further comprising the steps of:

- receiving authentication information in connection with each of said requests;

and

- performing an authentication check, based upon said authentication information, prior to transferring information into a specified information account.

51. The method of claim 49, wherein said remote devices comprise wireless devices communicating said requests via a wireless application gateway.

52. The method of claim 51, wherein said wireless devices comprise one or more of wireless telephones, wireless personal digital assistants, and wireless two-way pagers.

53. The method of claim 49, wherein said information accounts are maintained on behalf of individual entities and contain data pertaining to the individual entities, and wherein each of said entities can access and modify the data stored in the account maintained on its behalf.

54. The method of claim 49, wherein said distributed network comprises the Internet.

55. A system for facilitating information transactions via a distributed network, comprising:

a data repository storing a plurality of information accounts accessible via a distributed network;

a database comprising a plurality of codes each associated with information relating to a vendor product or service;

a network interface for receiving, over the distributed network, requests for information transfer from remote devices, each of said requests comprising at least one of said codes; and

a processor for processing said requests and responding thereto by retrieving the information associated with the request's code and transferring the information to a specified information account.

56. The system of claim 55,

wherein said network interface is further configured to receive authentication information in connection with each of said requests; and

wherein said processor is further configured to perform an authentication check, based upon said authentication information, prior to transferring information into a specified information account.

57. The system of claim 55, wherein said remote devices comprise wireless devices communicating said requests via a wireless application gateway.

58. The system of claim 57, wherein said wireless devices comprise one or more of wireless telephones, wireless personal digital assistants, and wireless two-way pagers.

59. The system of claim 55, wherein said information accounts are maintained on behalf of individual entities and contain data pertaining to the individual entities, and wherein each of said entities can access and modify the data stored in the account maintained on its behalf.

60. A computer-implemented method for facilitating transactions via a distributed network, the method comprising the steps of:

maintaining an information account in a central data repository that is accessible via the distributed network on behalf of a consumer, the information account containing information elements that are accessible and modifiable by the consumer;

receiving an instruction from the consumer via a thin client device indicating a desire by the consumer to perform a transaction;

interacting with a vendor server to request the transaction on behalf of the consumer;

accessing the information account to retrieve a payment identifier and providing the payment identifier to the vendor server to complete the transaction; and

receiving an acknowledgment from the vendor server indicating that the transaction has been completed and storing the acknowledgment in the information account.

61. The method of claim 60, further comprising the step of receiving consumer preferences for the transaction from the thin client device; and

wherein the step of interacting with the vendor server to request the transaction on behalf of the consumer comprises communicating the consumer preferences to the vendor server.

62. The method of claim 60, further comprising the step of retrieving consumer preferences for the transaction from the information account; and

wherein the step of interacting with the vendor server to request the transaction on behalf of the consumer comprises communicating the consumer preferences to the vendor server.

63. The method of claim 60, wherein the instruction from the thin client device further comprises authentication information; and

wherein the method further comprises the step of authentication the consumer based on the authentication information prior to interacting with the vendor database on behalf of the consumer.

64. The method of claim 63, wherein the authentication information comprises consumer authentication information; and

wherein the step of authenticating the consumer comprises the step of verifying the consumer authentication information.

65. The method of claim 63, wherein the authentication information comprises an equipment identifier that uniquely identifies the thin client device; and

wherein the step of authenticating the consumer comprises the step of verifying the equipment identifier.

66. The method of claim 60, wherein the transaction involves a vendor providing a product or service to the consumer.

67. The method of claim 60, wherein the transaction involves receiving at least one data file from the vendor server and storing the data file in the information account.